

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-50310**

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/6/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Denelle Louise Dunn  
fka Denelle War Bonnett  
4315 Patriot Lane  
Rapid City, SD 57701

Bryan Jamal Dunn  
4315 Patriot Lane  
Rapid City, SD 57701

**Case Number:**

09-50310

**Social Security/Taxpayer ID Numbers:**

xxx-xx-1521  
xxx-xx-3604

**Attorney for Debtor(s):**

Stanton A. Anker  
Anker Law Group, P.C.  
1301 West Omaha Street, Suite 207  
Rapid City, SD 57701  
Telephone number: 605-718-7050

**Bankruptcy Trustee:**

John S. Lovald  
Trustee  
PO Box 627  
Pierre, SD 57501  
Telephone number: 605-224-9137

**Meeting of Creditors:**

Date: **September 18, 2009** Time: **02:30 PM**Location: **515 9th Street, Rm B16, Federal Building and US Courthouse, Rapid City, SD 57702**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:**  
**11/17/09**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

225 S. Pierre St., Room 203  
Pierre, SD 57501-2463  
Telephone number: 605-945-4460  
www.sdb.uscourts.gov

**For the Court:**

Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 8/7/09

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

— Refer to Other Side for Important Deadlines and Notices —

**CERTIFICATE OF NOTICE**District/off: 0869-5  
Case: 09-50310User: msem  
Form ID: b9aPage 1 of 2  
Total Noticed: 42

Date Rcvd: Aug 07, 2009

The following entities were noticed by first class mail on Aug 09, 2009.

db/db +Denelle Louise Dunn, Bryan Jamal Dunn, 4315 Patriot Lane, Rapid City, SD 57701-9547  
 aty +Stanton A. Anker, Anker Law Group, P.C., 1301 West Omaha Street, Suite 207,  
 Rapid City, SD 57701-2421  
 tr +John S. Lovald, Trustee, PO Box 627, Pierre, SD 57501-0627  
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 946885 +Accounts Management, Inc, PO Box 1843, Sioux Falls, SD 57101-1843  
 946886 +Alltel Communications, Inc, One Sugar Creek Center Blvd, Sugar Land, TX 77478-3560  
 946887 Alltel Corporation, One Allied Drive, Little Rock, AR 72202-2099  
 946888 Apex Financial Management, LLC, PO Box 2189, Northbrook, IL 60065-2189  
 946889 +Arrow Financial Services, LLC, Attn: Customer Service, PO Box 489050, Miles, IL 60714-9050  
 946891 +Autoworks, 819 East North Street, Rapid City, SD 57701-1647  
 946892 +Black Hills Federal Credit Union, PO Box 1420, Rapid City, SD 57709-1420  
 946894 +CitiBank South Dakota, NA, Attn: Kendall Stork, President, 701 E. 60th Street North,  
 Sioux Falls, SD 57104-0493  
 946896 +CitiFinancial, Inc, c/o CT Corporation System, 319 South Coteau, Pierre, SD 57501-3187  
 946895 +CitiFinancial, Inc, 1301 West Omaha, Ste 103, Rapid City, SD 57701-2429  
 946893 +Citibank South Dakota, NA, PO Box 6500, Sioux Falls, SD 57117-6500  
 946898 +Client Services, Inc, 3451 Harry Truman Blvd, St. Charles, MO 63301-9816  
 946899 Client Services, Inc/CitiCards, PO Box 1503, Saint Peters, MO 63376-0027  
 946900 +Davenport, Evans, Hurwitz & Smith, Attorney Robert E. Hayes, c/o South Dakota Housing Auth,  
 PO Box 1237, Pierre, SD 57501-1237  
 946901 +Express Collections, 1141 Deadwood Avenue, Rapid City, SD 57702-0391  
 946902 +First Bank & Trust, Loan OP, Attn: Pam Collins, PO Box 5057, Brookings, SD 57006-5057  
 946897 +Flandreau Municipal Hospital, 214 North Prairie Street, Flandreau, SD 57028-1243  
 946905 +Gentry Finance, 2130 Jackson Blvd, Rapid City, SD 57702-3800  
 946906 +Great Western Bank, 14 St. Joseph Street, Rapid City, SD 57701-2823  
 946907 +HSBC Bank/Card Services, Inc, One HSBC Center, Buffalo, NY 14203-2885  
 946908 +J. A. Cambece Law Office, PC, Eight Bourbon Street, Peabody, MA 01960-7473  
 946909 +Knology, Inc, fdba Black Hills Fibercom, 809 Deadwood Avenue, Rapid City, SD 57702-0449  
 946910 Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129  
 946911 +Leading Edge Recovery Solutions, 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486  
 946913 +North Shore Agency, Inc, PO Box 8922, Westbury, NY 11590-8922  
 946914 +North Shore Agency, Inc, 270 Spagnoli Road, Melville, NY 11747-3516  
 946915 +Pennington County Commissioners, c/o Penn Co State Attorney Office, Attn: Jay Alderman, Esq.,  
 300 Kansas City Street, Rapid City, SD 57701-2887  
 946916 +Pinnacle Credit Services, LLC, 7900 Hwy 7, Saint Louis Park, MN 55426-4049  
 946917 +Sierra Acceptance Corp, 1547 Palos Verdes, #264, Walnut Creek, CA 94597-2228  
 946918 +South Dakota Housing Development, P. O. Box 1237, Pierre, SD 57501-1237  
 946919 +The Bureaus, Inc, 1717 Central Street, Evanston, IL 60201-1590  
 946921 +Wells Fargo Bank, NA, 4143 121st Street, Urbandale, IA 50323-2310  
 946922 Western SD Juvenile Services Center, 3505 Cambell Street, Rapid City, SD 57701

The following entities were noticed by electronic transmission on Aug 07, 2009.

946890 EDI: ACCE.COM Aug 07 2009 17:33:00 Asset Acceptance, LLC, c/o Asset Acceptance Capital Corp,  
 PO Box 2036, Warren, MI 48090-2036  
 946903 +EDI: RMSC.COM Aug 07 2009 17:33:00 GE Capital, PO Box 981284, El Paso, TX 79998-1284  
 946904 +EDI: RMSC.COM Aug 07 2009 17:33:00 GE Money Bank, Attn: Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 946912 EDI: RESURGENT.COM Aug 07 2009 17:33:00 LVNV Funding, LLC, c/o Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 946916 +EDI: PHINPINN.COM Aug 07 2009 17:33:00 Pinnacle Credit Services, LLC, 7900 Hwy 7,  
 Saint Louis Park, MN 55426-4049  
 946920 EDI: AFNIVZWIRE.COM Aug 07 2009 17:33:00 Verizon Wireless, PO Box 660108,  
 Dallas, TX 75266-0108  
 946921 +EDI: WFFC.COM Aug 07 2009 17:33:00 Wells Fargo Bank, NA, 4143 121st Street,  
 Urbandale, IA 50323-2310

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0869-5  
Case: 09-50310

User: msem  
Form ID: b9a

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.